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Attorneys for Debtors and Debtors in Possession

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In re:

**DOYLE D. HEATON and
MARY K. HEATON,**

Debtors.

Case No.: 10-40297

Chapter 11

**SUBMISSION OF CONFIRMATION
OF COMPLETION OF CREDIT
COUNSELING REQUIREMENT**

Attached hereto is a copy of the Debtors' Confirmation of Completion of Credit Counseling Requirement.

Dated: January 25, 2010

PACHULSKI STANG ZIEHL & JONES LLP

By /s/ Maxim B. Litvak

Debra I. Grassgreen
Maxim B. Litvak
Attorneys for Debtors
and Debtors in Possession



We are Always
Available to Help You!

Thank you for using our online counseling services!

Please print this confirmation page for your records.

This is not your bankruptcy certificate. Your certificate will be sent to you within 24 hours by email if you provided us with an email address, to your attorney if you provided us with your attorney's email address, or by the US Postal service if you did not provide us with any email addresses.

Should you or your attorney need to file your case prior to receiving the actual certificate, you may do so by completing bankruptcy form Exhibit D. This page serves as proof that you completed the required pre-filing credit counseling.

The certificate(s) will be issued in the name of: **Doyle D Heaton and Mary K Heaton** and will be dated: **1/5/2010 4:24:48 PM EST.**
Your Client Number is: IN1243617

If you decide to file for bankruptcy protection, the law also requires you to complete a 2 hour education course before your debts can be discharged. We are authorized to provide this service and CCCS will be happy to help you meet this requirement when you are ready to do so.

Regardless of which option you choose to resolve your financial situation, we want you to know that CCCS will always be here to help you achieve your financial goals. Our mission is to help you avoid and overcome financial difficulties and to accomplish this we offer a variety of free and low-cost services:

- **24/7 Contact Center.** We are available by phone or email 24 hours a day, 7 days a week, 365 days a year to answer your questions, schedule a counseling appointment or help direct you to other resources that can assist you.
- **Budget and Credit Counseling.** We offer free budget and credit counseling to all consumers via the telephone, Internet, or, in limited areas, in-person at our branch locations.
- **Comprehensive Housing Counseling.** We offer a full array of housing counseling including mortgage default and delinquency counseling and reverse mortgage counseling.
- **Debt Management Plans.** We offer structured repayment plans that help you fully repay

your debts over time.

- **Email Newsletters.** We provide information on a wide variety of consumer issues through regular email newsletters.
- **Online Education Resources.** We offer a variety of information, materials and resources at our web site, www.cccsinc.org that can help you learn to manage you money wisely and plan how to reach your financial goals. At our site, we also provide web links to other financial and consumer websites, as well as information on CCCS education classes.

Thanks for the opportunity to help you and please contact us if we can be of further assistance!

[Return to CCCS Homepage](#)

If you need help, please call us toll-free at 1-(866) 672-2227, [email us](#) or click here for [Live Chat](#).

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